

Document Page 1 of 13
 UNITED STATES BANKRUPTCY COURT
 WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and
 Colleen A. Kuzy,
 Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: November 2019

**MONTHLY OPERATING REPORT
 (INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

| REQUIRED DOCUMENTS | Form No. | Document Attached | Explanation Attached |
|---|--------------|-------------------|----------------------|
| Schedule of Cash Receipts and Disbursements | MOR-I (INDV) | | |
| | MOR-I (INDV) | | |
| Schedule of Cash Receipts and Disbursements - | (CONT) | | |
| Bank Reconciliation | | | |
| Copies of bank statements | | | |
| Cash disbursements journals | | | |
| Copies of tax returns filed during reporting period | | | |
| Summary of Unpaid Postpetition Debts | MOR- 4 | | |
| Debtor Questionnaire | MOR-5 | | |

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew Kuzy
 Signature of Debtor

12/15/2019
 Date

Colleen Kuzy
 Signature of Joint Debtor

12/15/19
 Date

 Signature of Preparer

 Date

 Printed Name of Preparer

Debtors.

Reporting Period: November 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

| | Current Month Actual | Cumulative Filing to Date Actual |
|---|-------------------------|-------------------------------------|
| Cash - Beginning of Month | 16049.65 | |
| RECEIPTS | | |
| Wages (Net) | 3637.06 | |
| Interest and Dividend Income | 40.72 | |
| Alimony and Child Support | 0 | |
| Social Security and Pension Income | 2559.88 | |
| Sale of Assets | 0 | |
| Other Income (attach schedule) | 8.44 | |
| Total Receipts | 6246.10 | |
| DISBURSEMENTS | | |
| ORDINARY ITEMS: | | |
| Mortgage Payment(s) | 0 | |
| Rental Payment(s) | 0 | |
| Other Secured Note Payments | 0 | |
| Utilities | 1110.94 | |
| Insurance | 696.95 | |
| Auto Expense | 172.33 | |
| Lease Payments | 0 | |
| IRA Contributions | 0 | |
| Repairs and Maintenance | 1646.19 | |
| Medical Expenses | 80.39 | |
| Household Expenses | 1970.25 | |
| Charitable Contributions | 0 | |
| Alimony and Child Support Payments | 0 | |
| Taxes - Real Estate | 300.00 | |
| Taxes - Personal Property | 0 | |
| Taxes - Other (attach schedule) | 0 | |
| Travel and Entertainment | 0 | |
| Gifts | 88.22 | |
| Other (attach schedule) | 80.00 | |
| Total Ordinary Disbursements | 6195.27 | |
| REORGANIZATION ITEMS: | | |
| Professional Fees | 250 | |
| U. S. Trustee Fees | | |
| Other Reorganization Expenses (attach schedule) | | |
| Total Reorganization Items | 250 | |
| Total Disbursements (Ordinary + Reorganization) | 6445.27 | |
| Net Cash Flow (Total Receipts - Total Disbursements) | -199.17 | |
| Cash - End of Month (Must equal reconciled bank | 15850.48 | |

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

(9/99)

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

| BREAKDOWN OF "OTHER" CATEGORY | Current Month Actual | Cumulative Filing to Date Actual |
|-------------------------------|-------------------------|-------------------------------------|
| Other Income | | |
| Return-Leaveless | 8.44 | |
| | | |
| | | |
| | 8.44 | |
| Other Taxes | | |
| | | |
| | | |
| | | |
| | | |
| Other Ordinary Disbursements | | |
| PA Board | 30.00 | |
| Wash PA Clerk | 50.00 | |
| | | |
| | | |
| | 80.00 | |
| Other Reorganization Expenses | | |
| | | |
| | | |
| | | |
| | | |
| | | |

FORM MOR-1 (INDV) (CON'T)
(9/99)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,Document : Page 4 of 13
Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Debtors.

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns tiled during the reporting period.

| | Beginning Tax Liability | Amount Withheld or Accrued | Amount Paid | Date Paid | Check No. or EFT | Ending Tax Liability |
|------------------------------|-------------------------------|----------------------------------|----------------|--------------|---------------------|----------------------------|
| Federal | | | | | | |
| Withholding | | | | | | |
| FICA- Employee | | | | | | |
| FICA-Employer | | | | | | |
| Unemployment | | | | | | |
| Income | | | | | | |
| Other: | | | | | | |
| Total Federal Taxes | | | | | | |
| State and Local | | | | | | |
| Withholding | | | | | | |
| Sales | | | | | | |
| Excise | | | | | | |
| Unemployment | | | | | | |
| Real Property | | | | | | |
| Personal Property | | | | | | |
| Other: | | | | | | |
| Total State and Local | | | | | | |
| Total Taxes | | | | | | |

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

| | Number of Days Past Due | | | | | Total |
|----------------------------------|-------------------------|------|-------|-------|---------|-------|
| | Current | 0-30 | 31-60 | 61-90 | Over 90 | |
| Accounts Payable | | | | | | |
| Wages-Payable | | | | | | |
| Taxes Payable | | | | | | |
| Rent/Leases-Building | | | | | | |
| Rent/Leases- Equipment | | | | | | |
| Secured Debt/Adequate Protection | | | | | | |
| Professional Fees | | | | | | |
| Amounts Due to Insiders" | | | | | | |
| Other: | | | | | | |
| Other: | | | | | | |
| Total Postpetition Debts | | | | | | |

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

In Re: 'Andrew F. Kuzy, and : Bankruptcy Case No.: 18-21728-CMB
Colleen A. Kuzy, :
Debtors. : Chapter 11

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

| Accounts Receivable Reconciliation | Amount |
|--|--------|
| Total Accounts Receivable at the beginning of the reporting period | |
| + Accounts billed during the period | |
| - Accounts collected during the period | |
| Total Accounts Receivable at the end of the reporting period | |

| Account Receivable Aging | Amount |
|---------------------------------|--------|
| 0 – 30 days old | |
| 31-60 days old | |
| 61-90 days old | |
| 91 + days old | |
| Total Accounts Receivable | |
| Amount considered uncollectible | |
| Accounts Receivable (Net) | |

DEBTOR QUESTIONNAIRE

| Must be completed each month | Yes | No |
|---|-----|----|
| 1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below. | | |
| 2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below. | | |
| 3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below | | |
| 4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below. | | |

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN
Primary Account Number: Page 1 of 6

ADDRESS SERVICE REQUESTED

>003063 3631178 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
JACQUELINE SCHMALZ
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts

- Online www.fnb-online.com
- By Phone 1 800-555-5455
- By Mail 4140 E. State Street
Hermitage, PA 16148



Summary of Accounts

| Account Type | Account Number | Balance This Statement |
|------------------------------|----------------|------------------------|
| FREE SMALL BUSINESS CHECKING | | \$15,850.48 |

FREE SMALL BUSINESS CHECKING -

Account Summary

| Date | Description | Amount | | |
|------------|-------------------------|-------------|---|---------------------------------------|
| 11/01/2019 | Balance Last Statement | \$16,049.65 | ✓ | Minimum Balance \$14,363.62 |
| | 6 Credit(s) This Period | \$6,246.10 | ✓ | Average Ledger Balance \$16,384.52 |
| | 88 Debit(s) This Period | \$6,445.27 | ✓ | Average Available Balance \$16,384.52 |
| 11/29/2019 | Balance This Statement | \$15,850.48 | ✓ | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|------------|-------------|
| 11/01/2019 | Balance Last Statement | | | \$16,049.65 |
| 11/01/2019 | PP596SALANDRA FU PAYROLL | | \$1,717.54 | \$17,767.19 |
| 11/01/2019 | TRANSFER TO FREESTYLE ACCOUNT 735181026 | \$60.00 | | \$17,707.19 |
| 11/01/2019 | 705279 PIN PUR 11/01 16:27 FIVE BELOW 197 8 WASHINGTON PA 99999999 70527~5331 | \$51.67 | | \$17,655.52 |
| 11/04/2019 | 44030 PIN PUR 11/01 18:27 WM SUPERCENTER # WASHINGTON PA 17390045 71912~5411 | \$196.26 | | \$17,459.26 |
| 11/04/2019 | 648295 PIN PUR 11/02 18:48 Wal-Mart Super C WASHINGTON PA 17390048 93066~5411 | \$99.57 | | \$17,359.69 |
| 11/04/2019 | 46517 POS PUR 11/01 18:05 WM SUPERCENTER # WASHINGTON PA 17390075 47410~5411 | \$96.05 | | \$17,263.64 |
| 11/04/2019 | 483753 PIN PUR 11/02 18:06 CANONSBURG SHOP CANONSBURG PA 53460201 483753~5411 | \$59.85 | | \$17,203.79 |
| 11/04/2019 | 18289 POS PUR 11/02 13:16 WM SUPERCENTER # 724-229-4020 PA 21718289 018~5912 | \$24.00 | | \$17,179.79 |
| 11/04/2019 | 639923 POS PUR 11/02 18:30 Wal-Mart Super C WASHINGTON PA 17390080 93061~5411 | \$20.00 | | \$17,159.79 |
| 11/04/2019 | 747606 RECURRING 11/02 08:06 NETFLIX COM LOS GATOS CA 003 930600747606 ~4899 | \$13.77 | | \$17,146.02 |
| 11/04/2019 | 904169 PIN PUR 11/02 18:57 SALLY BEAUTY #30 WASHINGTON PA 99999999 90416~5977 | \$10.59 | | \$17,135.43 |

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:
• For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
• For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

4140 E. State Street
 Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN
 Primary Account Number:

Page 3 of 6

FREE SMALL BUSINESS CHECKING -

(continued)

| Account Activity (continued) | | | | |
|------------------------------|--|----------|--------------|-------------|
| Post Date | Description | Debits | Credits | Balance |
| 11/05/2019 | 37185 POS PUR 11/05 17:25 SAMS CLUB #6251 WASHINGTON PA 62510093 306716~5300 | \$311.51 | ✓ | \$16,823.92 |
| 11/07/2019 | CHECK # 1209 | \$50.00 | ✓ | \$16,773.92 |
| 11/07/2019 | 254692 POS PUR 11/07 08:59 WAL-MART #1739 WASHINGTON PA 24173901 254692 ~5411 | \$29.24 | ✓ | \$16,744.68 |
| 11/08/2019 | TRANSFER TO FREESTYLE ACCOUNT | \$60.00 | ✓ | \$16,684.68 |
| 11/08/2019 | 601667 PIN PUR 11/08 13:04 Wal-Mart Super C WASHINGTON PA 17390033 93126~5411 | \$167.76 | ✓ | \$16,516.92 |
| 11/08/2019 | 65616 POS PUR 11/07 23:21 USPS PO 41890403 WASHINGTON PA 00000000 06561~9402 | \$11.00 | ✓ | \$16,505.92 |
| 11/12/2019 | CHECK # 1214 | \$400.00 | ✓ | \$16,105.92 |
| 11/12/2019 | CHECK # 1213 | \$310.21 | ✓ | \$15,795.71 |
| 11/12/2019 | CHECK # 1212 | \$259.49 | ✓ | \$15,536.22 |
| 11/12/2019 | CHECK # 1211 | \$203.08 | ✓ | \$15,333.14 |
| 11/12/2019 | 13836 POS PUR 11/09 22:29 WALMART GROCERY 800-966-6546 AR 00000000 0138~5411 | \$143.92 | ✓ | \$15,189.22 |
| 11/12/2019 | 19154 PIN PUR 11/10 17:42 WM SUPERCENTER # WASHINGTON PA 17390044 19515~5411 | \$99.21 | ✓ | \$15,090.01 |
| 11/12/2019 | 34774 PIN PUR 11/10 12:44 MICHAELS STORES WASHINGTON PA 003 93140003477~5970 | \$82.22 | ✓ | \$15,007.79 |
| 11/12/2019 | CHECK # 1210 | \$57.11 | ✓ | \$14,950.68 |
| 11/12/2019 | 5142 POS PUR 11/09 04:09 KWIK FILL 236 HOUSTON PA URCC0236 005142 ~5542 | \$30.45 | ✓ | \$14,920.23 |
| 11/12/2019 | 50337 POS PUR 11/07 04:11 ZOUP] 235 OLD MI 412-477-8534 PA 00000000 050~5812 | \$30.35 | ✓ | \$14,889.88 |
| 11/12/2019 | 78033 POS PUR 11/08 20:59 QVC* 582069820101 800-367-9444 PA 00000000 078~5399 | \$26.94 | ✓ | \$14,862.94 |
| 11/12/2019 | 114258 PIN PUR 11/09 13:18 Wal-Mart Super C WASHINGTON PA 17390025 93136~5411 | \$26.33 | ✓ | \$14,836.61 |
| 11/12/2019 | 854065 POS PUR 11/10 09:39 BP#9351941RUFF C WASHINGTON PA 39013701 85406~5542 | \$25.00 | ✓ | \$14,811.61 |
| 11/12/2019 | 29054 POS PUR 11/09 00:21 Kindle Unltd* OU8 866-321-8851 WA 00000000 029~5818 | \$10.59 | ✓ | \$14,801.02 |
| 11/13/2019 | CHECK # 1218 | \$116.89 | ✓ | \$14,684.13 |
| 11/13/2019 | 8548 POS PUR 11/13 10:24 WAL-MART #1739 WASHINGTON PA 24173901 008548 ~5411 | \$27.48 | ✓ | \$14,656.65 |
| 11/13/2019 | 65586 POS PUR 11/12 19:11 JEFFREYS DRUG ST CANONSBURG PA 29235480 06558~5912 | \$25.00 | ✓ | \$14,631.65 |
| 11/13/2019 | 53875 POS PUR 11/12 18:25 WM SUPERCENTER # WASHINGTON PA 17390075 03088~5411 | \$2.20 | ✓ | \$14,629.45 |
| 11/14/2019 | CHECK # 1216 | \$198.42 | ✓ | \$14,431.03 |
| 11/14/2019 | CHECK # 1221 | \$50.00 | ✓ | \$14,381.03 |
| 11/14/2019 | 49259 POS PUR 11/14 00:37 LOWES #00671* WASHINGTON PA 00000000 049259 ~5200 | \$17.41 | ✓ | \$14,363.62 |
| 11/15/2019 | PP596SALANDRA FU PAYROLL | | \$1,919.52 ✓ | \$16,283.14 |
| 11/15/2019 | TRANSFER TO FREESTYLE ACCOUNT | \$60.00 | ✓ | \$16,223.14 |
| 11/15/2019 | CHECK # 1215 | \$35.21 | ✓ | \$16,187.93 |
| 11/15/2019 | 500485 PIN PUR 11/15 12:00 DRESSBARN #1111 WASHINGTON PA 99999999 500485~5621 | \$31.46 | ✓ | \$16,156.47 |
| 11/15/2019 | CHECK # 1217 | \$30.00 | ✓ | \$16,126.47 |
| 11/15/2019 | 283995 POS PUR 11/15 11:38 WAL-MART #1739 WASHINGTON PA 24173901 283995 ~5411 | \$20.42 | ✓ | \$16,106.05 |

0000/2000 4463/00 668600 RATE/ENG ENDED

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|---|----------|--------------|-------------|
| 11/15/2019 | 434894 PIN PUR 11/15 16:15 KOSPORTS HOCKEY CANONSBURG PA 32239989 434894~5941 | \$6.00 | ✓ | \$16,100.05 |
| 11/18/2019 | 78908 RETURN 11/18 04:02 LOWES #00671* WASHINGTON PA 00000000 078908 ~5200 | | \$8.44 ✓ | \$16,108.49 |
| 11/18/2019 | CHECK # 1219 | \$234.38 | ✓ | \$15,874.11 |
| 11/18/2019 | 64850 POS PUR 11/16 13:55 WAL-MART #1739 WASHINGTON PA 00000002 064850 ~5411 | \$175.26 | ✓ | \$15,698.85 |
| 11/18/2019 | 960278 PIN PUR 11/16 13:53 HOBBYLOBBY 80 OL WASHINGTON PA 99999999 96027~5945 | \$83.58 | ✓ | \$15,615.27 |
| 11/18/2019 | 558361 PIN PUR 11/17 14:09 DRESSBARN #1111 WASHINGTON PA 99999999 558361~5621 | \$80.42 | ✓ | \$15,534.85 |
| 11/18/2019 | 78884 POS PUR 11/18 03:59 LOWES #00671* WASHINGTON PA 00000000 078884 ~5200 | \$29.07 | ✓ | \$15,505.78 |
| 11/18/2019 | 66917 RECURRING 11/17 11:16 Amazon Prime Amzn.com/bill WA 00000000 066917~5968 | \$13.77 | ✓ | \$15,492.01 |
| 11/18/2019 | 97926 POS PUR 11/15 01:07 CHICK-FIL-A #032 WASHINGTON PA 1 097926 ~5814 | \$4.13 | ✓ | \$15,487.88 |
| 11/19/2019 | 224617 POS PUR 11/18 18:58 Wal-Mart Super C WASHINGTON PA 17390075 93224~5411 | \$43.00 | ✓ | \$15,444.88 |
| 11/19/2019 | 13989 POS PUR 11/18 11:43 USPS PO 41115205 CANONSBURG PA 00000000 01398~9402 | \$7.10 | ✓ | \$15,437.78 |
| 11/20/2019 | SSA TREAS 310 XXSOC SEC XXXXX9149A SSA | | \$2,366.00 ✓ | \$17,803.78 |
| 11/20/2019 | 987832 PIN PUR 11/20 13:07 LOWE'S #671 WASHINGTON PA 001 987832 ~5200 | \$181.35 | ✓ | \$17,622.43 |
| 11/20/2019 | 814098 PIN PUR 11/20 13:42 KOHLS 1022 353 W WASHINGTON PA 99999999 81409~5311 | \$133.73 | ✓ | \$17,488.70 |
| 11/20/2019 | 921704 POS PUR 11/19 18:05 WAL-MART #1739 WASHINGTON PA 24173901 921704 ~5411 | \$28.74 | ✓ | \$17,459.96 |
| 11/20/2019 | 26040 POS PUR 11/19 15:44 JEFFREYS DRUG ST CANONSBURG PA 29235480 02604~5912 | \$8.95 | ✓ | \$17,451.01 |
| 11/21/2019 | CHECK # 1220 | \$250.00 | ✓ | \$17,201.01 |
| 11/21/2019 | 62187 PIN PUR 11/21 14:22 WM SUPERCENTER # WASHINGTON PA 17390045 36344~5411 | \$154.43 | ✓ | \$17,046.58 |
| 11/21/2019 | 30013 POS PUR 11/20 05:51 CARMEN'S HAIRDRE WASHINGTON PA 73366071 03001~7230 | \$37.00 | ✓ | \$17,009.58 |
| 11/21/2019 | 153641 PIN PUR 11/21 09:52 ADVANCE AUTO PAR WASHINGTON PA 31258202 15364~5533 | \$33.88 | ✓ | \$16,975.70 |
| 11/21/2019 | 821641 POS PUR 11/21 07:38 Wal-Mart Super C WASHINGTON PA 17390046 93254~5411 | \$29.92 | ✓ | \$16,945.78 |
| 11/22/2019 | TRANSFER TO FREESTYLE ACCOUNT | \$60.00 | ✓ | \$16,885.78 |
| 11/22/2019 | CHECK # 1197 | \$193.35 | ✓ | \$16,692.43 |
| 11/22/2019 | 32750 POS PUR 11/21 05:23 BP#9604562NILU E WASHINGTON PA 9604001 032750~5542 | \$25.00 | ✓ | \$16,667.43 |
| 11/22/2019 | 9459 POS PUR 11/22 16:14 HI-HAT CLEANERS HOUSTON PA 05416057 932635230~4214 | \$11.50 | ✓ | \$16,655.93 |
| 11/25/2019 | 698815 PIN PUR 11/23 13:49 SAM'S Club WASHINGTON PA 62510090 93274962089~5411 | \$165.76 | ✓ | \$16,490.17 |
| 11/25/2019 | 7371 POS PUR 11/24 14:16 WAL-MART #1739 WASHINGTON PA 00000002 007371 ~5411 | \$81.88 | ✓ | \$16,408.29 |
| 11/25/2019 | 94976 POS PUR 11/22 20:12 SUNOCO 005968820 CANONSBURG PA 0059003 094976~5542 | \$33.00 | ✓ | \$16,375.29 |
| 11/25/2019 | 501157 POS PUR 11/23 15:29 WAL-MART #1739 WASHINGTON PA 24173901 501157 ~5411 | \$18.75 | ✓ | \$16,356.54 |
| 11/25/2019 | 54543 PIN PUR 11/25 16:34 GIANT-EAGLE #003 Washington PA 39000100 15184~5411 | \$15.00 | ✓ | \$16,341.54 |

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN
Primary Account Number:

Page 5 of 6

FREE SMALL BUSINESS CHECKING

(continued)

Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|----------|-------------|
| 11/25/2019 | 51847 POS PUR 11/24 08:39 Amazon Music* MN3 888-802-3080 WA 00000000 051~5818 | \$10.59 | | \$16,330.95 |
| 11/25/2019 | 705610 POS PUR 11/23 15:26 WAL-MART #1739 WASHINGTON PA 24173901 705610 ~5411 | \$5.98 | | \$16,324.97 |
| 11/26/2019 | 571940 POS PUR 11/26 15:30 BP#9351941RUFF C WASHINGTON PA 39013701 57194~5542 | \$25.00 | | \$16,299.97 |
| 11/27/2019 | COMM OF PA ANNUITANT APXXXXXX8500 | | \$193.88 | \$16,493.85 |
| 11/27/2019 | 83101 POS PUR 11/26 20:46 WAL-MART #1739 WASHINGTON PA 00000002 083101 ~5411 | \$64.64 | | \$16,429.21 |
| 11/27/2019 | 36595 PIN PUR 11/27 16:20 SAMS CLUB #6251 WASHINGTON PA 62510090 321939~5300 | \$26.40 | | \$16,402.81 |
| 11/27/2019 | 63772 POS PUR 11/26 09:10 JEFFREYS DRUG ST CANONSBURG PA 29235480 06377~5912 | \$9.23 | | \$16,393.58 |
| 11/27/2019 | CHECK # 1225 | \$5.00 | | \$16,388.58 |
| 11/27/2019 | 65881 POS PUR 11/27 15:30 Wal-Mart Super C WASHINGTON PA 17390047 93315~5411 | \$2.08 | | \$16,386.50 |
| 11/29/2019 | RANGE RESOURCES 11.19EFT 279995 | | \$40.72 | \$16,427.22 |
| 11/29/2019 | TRANSFER TO FREESTYLE ACCOUNT | \$60.00 | | \$16,367.22 |
| 11/29/2019 | 73378 POS PUR 11/28 00:42 WAL-MART #1739 WASHINGTON PA 00000001 073378 ~5411 | \$214.82 | | \$16,152.40 |
| 11/29/2019 | 17720 PIN PUR 11/29 12:04 WM SUPERCENTER # WASHINGTON PA 17390079 49494~5411 | \$73.90 | | \$16,078.50 |
| 11/29/2019 | 57012 POS PUR 11/27 00:08 WALMART GROCERY 800-966-6546 AR 00000000 0570~5411 | \$71.56 | | \$16,006.94 |
| 11/29/2019 | 33442 POS PUR 11/27 00:30 WALMART GROCERY 800-966-6546 AR 00000000 0334~5411 | \$46.21 | | \$15,960.73 |
| 11/29/2019 | 348806 PIN PUR 11/28 10:29 Wal-Mart Super C WASHINGTON PA 17390049 93328~5411 | \$42.82 | | \$15,917.91 |
| 11/29/2019 | 594138 PIN PUR 11/29 16:35 WAL-MART #1739 WASHINGTON PA 24173901 594138 ~5411 | \$29.81 | | \$15,888.10 |
| 11/29/2019 | CHECK # 1222 | \$20.33 | | \$15,867.77 |
| 11/29/2019 | 81200 POS PUR 11/27 00:57 WALMART GROCERY 800-966-6546 AR 00000000 0812~5411 | \$10.87 | | \$15,856.90 |
| 11/29/2019 | 86516 RECURRING 11/28 18:02 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 086~4899 | \$6.42 | | \$15,850.48 |
| 11/29/2019 | Balance This Statement | | | \$15,850.48 |

Checks Cleared

| Check Nbr | Date | Amount | Check Nbr | Date | Amount | Check Nbr | Date | Amount |
|-----------|------------|----------|-----------|------------|----------|-----------|------------|----------|
| 1197 | 11/22/2019 | \$193.35 | 1214 | 11/12/2019 | \$400.00 | 1220 | 11/21/2019 | \$250.00 |
| 1209* | 11/07/2019 | \$50.00 | 1215 | 11/15/2019 | \$35.21 | 1221 | 11/14/2019 | \$50.00 |
| 1210 | 11/12/2019 | \$57.11 | 1216 | 11/14/2019 | \$198.42 | 1222 | 11/29/2019 | \$20.33 |
| 1211 | 11/12/2019 | \$203.08 | 1217 | 11/15/2019 | \$30.00 | 1225* | 11/27/2019 | \$5.00 |
| 1212 | 11/12/2019 | \$259.49 | 1218 | 11/13/2019 | \$116.89 | | | |
| 1213 | 11/12/2019 | \$310.21 | 1219 | 11/18/2019 | \$234.38 | | | |

* Indicates skipped check number

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|-------------|------------|-------------|------------|-------------|
| 11/01/2019 | \$17,655.52 | 11/08/2019 | \$16,505.92 | 11/15/2019 | \$16,100.05 |
| 11/04/2019 | \$17,135.43 | 11/12/2019 | \$14,801.02 | 11/18/2019 | \$15,487.88 |
| 11/05/2019 | \$16,823.92 | 11/13/2019 | \$14,629.45 | 11/19/2019 | \$15,437.78 |
| 11/07/2019 | \$16,744.68 | 11/14/2019 | \$14,363.62 | 11/20/2019 | \$17,451.01 |

| | | |
|--|---|--|
| Case 18-21728-CMB Doc 126 | Pay Statement Filed 12/20/19 Entered 12/20/19 16:17:36 Desc Main Document Page 10 of 13 | |
| Andrew Kuzy 531 Warrick Dr Washington, PA 15301 Employee No. 22 | Pay Date 11/01/2019 Period Begin 10/13/2019 Period End 10/26/2019 Voucher No. Dept No. 1000 | Earnings 2165.00 Taxes 447.46 Net Pay 1717.54 This Pay Year-To-Date 36714.00 7252.92 29461.08 |

Your Pay:

| Earnings | Earnings This Pay | Earnings YTD | Rate | Hours This Pay | Hours YTD |
|----------|----------------------|-----------------|---------|-------------------|--------------|
| Regular | 2090.00 | 34989.00 | 20.0000 | 104.50 | 2022.00 |
| Removal | 75.00 | 1725.00 | | | |
| Total | 2165.00 | 36714.00 | | 104.50 | 2022.00 |

| Taxes | This Pay | YTD |
|--------------------|----------|---------|
| Social Security | 134.23 | 2276.26 |
| Medicare | 31.39 | 532.34 |
| Federal Income Tax | 190.42 | 2883.94 |
| Pennsylvania | 66.47 | 1127.16 |
| PA LST \$52 | 2.00 | 44.00 |
| PA Employee Unemp. | 1.30 | 22.04 |
| S Strabane Twp. | 21.65 | 367.18 |
| Total | 447.46 | 7252.92 |

| Net Pay | This Pay | YTD | Account Number |
|------------|----------|----------|----------------|
| This Check | 1717.54 | 29461.08 | |

Other Information:

| Tax Status | Taxable Earnings This Pay | Taxable Earnings YTD | Status Exmptn |
|--------------------|---------------------------------|----------------------------|------------------|
| Social Security | 2165.00 | 36714.00 | |
| Medicare | 2165.00 | 36714.00 | |
| Federal Income Tax | 2165.00 | 36714.00 | M / 0 |
| Pennsylvania | 2165.00 | 36714.00 | M / 0 |
| PA LST \$52 | 2165.00 | 36714.00 | |
| PA Employee Unemp. | 2165.00 | 36714.00 | |
| S Strabane Twp. | 2165.00 | 36714.00 | M / 0 |

Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM

PAPT P596
Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

Pay Date 11/01/2019
Voucher Number
WASHINGTON FEDERAL SAVINGS BANK
CANONSBURG, PA 15317
60-74222433

*** NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE ***

1000 22 3/6

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301

Net Direct Deposit to Checking \$1717.54

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK.

HOLD AT AN ANGLE TO SEE THE MARK WHEN CHECKING THE ENDORSEMENT.

NON - NEGOTIABLE

Your Pay:

| Earnings | This Pay | Earnings YTD | Rate | Hours This Pay | Hours YTD |
|----------|----------|--------------|---------|----------------|-----------|
| Regular | 2430.00 | 37419.00 | 20.0000 | 121.50 | 2143.50 |
| Removal | | 1725.00 | | | |
| Total | 2430.00 | 39144.00 | | 121.50 | 2143.50 |

| Taxes | This Pay | YTD |
|--------------------|----------|---------|
| Social Security | 150.66 | 2426.92 |
| Medicare | 35.24 | 567.58 |
| Federal Income Tax | 222.22 | 3106.16 |
| Pennsylvania | 74.60 | 1201.76 |
| PA LST \$52 | 2.00 | 46.00 |
| PA Employee Unemp. | 1.46 | 23.50 |
| S Strabane Twp. | 24.30 | 391.48 |
| Total | 510.48 | 7763.40 |

| Net Pay | This Pay | YTD | Account Number |
|------------|----------|----------|----------------|
| This Check | 1919.52 | 31380.60 | |

Other Information:

| Tax Status | Taxable Earnings This Pay | Taxable Earnings YTD | Status Exmptn |
|--------------------|---------------------------|----------------------|---------------|
| Social Security | 2430.00 | 39144.00 | |
| Medicare | 2430.00 | 39144.00 | |
| Federal Income Tax | 2430.00 | 39144.00 | M / 0 |
| Pennsylvania | 2430.00 | 39144.00 | M / 0 |
| PA LST \$52 | 2430.00 | 39144.00 | |
| PA Employee Unemp. | 2430.00 | 39144.00 | |
| S Strabane Twp. | 2430.00 | 39144.00 | M / 0 |

Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM

PAPT P596
Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

Pay Date 11/15/2019
Voucher Number
WASHINGTON FEDERAL SAVINGS BANK
CANONSBURG, PA 15317
60-74222433

*** NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE ***

1000 22 3/6

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301

Net Direct Deposit to Checking \$1919.52

NON - NEGOTIABLE

4140 E. State Street
Hermitage, PA 16148

ANDREW F KUZY

Page 1 of 4

Primary Account Number:

ADDRESS SERVICE REQUESTED

>026142 3584189 0001 092543 10Z

ANDREW F KUZY
COLLEEN A KUZY
TAX ESCROW ACCOUNT
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts

| | | |
|---|----------|---|
|  | Online | www.fnb-online.com |
|  | By Phone | 1 800-555-5455 |
|  | By Mail | 4140 E. State Street Hermitage, PA 16148 |



Summary of Accounts

| Account Type | Account Number | Balance This Statement |
|--------------------|----------------|------------------------|
| FREESTYLE CHECKING | | \$450.82 |

FREESTYLE CHECKING -

Account Summary

| Date | Description | Amount |
|------------|-------------------------|----------|
| 10/17/2019 | Balance Last Statement | \$154.77 |
| | 5 Credit(s) This Period | \$300.00 |
| | 1 Debit(s) This Period | \$3.95 |
| 11/15/2019 | Balance This Statement | \$450.82 |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|---|--------|---------|----------|
| 10/17/2019 | Balance Last Statement | | | \$154.77 |
| 10/18/2019 | TRANSFER FROM BUSINESS CHECKING ACCOUNT | | \$60.00 | \$214.77 |
| 10/25/2019 | TRANSFER FROM BUSINESS CHECKING ACCOUNT | | \$60.00 | \$274.77 |
| 11/01/2019 | TRANSFER FROM BUSINESS CHECKING ACCOUNT | | \$60.00 | \$334.77 |
| 11/08/2019 | TRANSFER FROM BUSINESS CHECKING ACCOUNT | | \$60.00 | \$394.77 |
| 11/15/2019 | TRANSFER FROM BUSINESS CHECKING ACCOUNT | | \$60.00 | \$454.77 |
| 11/15/2019 | PAPER STATEMENT FEE | \$3.95 | | \$450.82 |
| 11/15/2019 | Balance This Statement | | | \$450.82 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|----------|------------|----------|------------|----------|
| 10/18/2019 | \$214.77 | 11/01/2019 | \$334.77 | 11/15/2019 | \$450.82 |
| 10/25/2019 | \$274.77 | 11/08/2019 | \$394.77 | | |

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

26142 3584189 045162 090322 0001/0002

Jackie did make her \$2500.00 deposit. It was made 11/30/2019.

But since the bank statement was printed 11/29/2019, that deposit does not appear on the statement.

That would give us cash at the end of November \$18350.48